

## Message Text

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43

ACTION NEA-12

INFO OCT-01 ISO-00 EB-11 FRB-02 TRSE-00 L-03 JUSE-00

CIAE-00 INR-10 NSAE-00 RSC-01 DRC-01 /041 W

----- 036596

R 080845Z MAR 74

FM AMCONSUL ADANA

TO AMEMBASSY ANKARA

INFO SECSTATE WASDC 653

AMCONSUL ISTANBUL

AMCONSUL IZMIR

UNCLAS ADANA 043

E. O. 11652: NA

TAGS: BGEN EFIN TU

SUBJ: HALK BANK MANGER ASKS HELP IN PROBLEM WITH AMEXPRESS  
AND BANKAMERICA

1) SUMMARY. ADANA HALK BANKASI DIRECTOR HAS ASKED HELP OF  
CONSULATE IN RECOVERING APPROX. NINE THOUSAND DOLLARS IN CHECKS  
RETURNED UNPAID BY AMERICAN EXPRESS AND BANK OF AMERICA. NON-  
PAYMENT WAS IN AFTERMATH OF WHAT BANK MANAGER DESCRIBED AS  
DELIBERATE SWINDLE, ONE OF SEVERAL THROUGHOUT TURKEY, WHICH  
TOOK PLACE JULY 1971. CONSULATE BELIEVES SEVERAL IMPORTANT  
CHAPTERS OF THIS MATTER ALREADY WRITTEN IN BANKING CIRCLES  
ANKARA . REQUESTS EMBASSY'S HELP IN UNRAVELLING SITUATION,

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EVEN THOUGH PAYMENT BY AMERICAN BANKS MAY OR MAY NOT RESULT.  
END SUMMARY.

2) ADANA HALK BANK MANAGER SADIK CERITOGLU CALLED AT  
CONSULATE AFTERNOON MARCH 7 AND ASKED FOR WHATEVER HELP  
POSSIBLE IN BANKING MATTER INVOLVING APPROXIMATELY NINE  
THOUSAND U.S. DOLLARS. AMOUNT IS THAT OF SEVEN THOUSAND  
AND TWO THOUSAND DOLLARS IN TRAVELLERS CHECKS RETURNED  
UNPAID BY, RESPECTIVELY, AMERICAN EXPRESS AND BANK OF AMERICA.

3) ACCORDING TO CERITOGLU UMPAID CHECKS WERE PORTION OF  
APPROXIMATELY NINETEEN THOUSAND DOLLAR SWINDLE PERFORMED IN  
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ADANA JULY 1971 BY PERSON CLAIMING TO BE TRAVEL AGENT FROM

IZMIR. AGENT PRESENTED TRAVELLERS CHECKS ISSUED BY SEVERAL BANKS, STATING HE ACTING AS AGENT FOR TWO BUSLOADS OF TOURISTS PRESENT TEMPORARILY IN ADANA. AGAIN ACCORDING TO CERITOLGU ALL CHECKS WERE BEING DELIBERATELY MISUSED AND FORMED PART OF CONSIDERABLE SWINDLE GOING ON IN TURKEY AT THAT TIME. TOURISTS HOLDING TRAVELLERS CHECKS WOULD ACCEPT FROM DISHONEST BROKERS 75 PER CENT OF CHECK'S FACE VALUE WITHOUT SIGNING, THEN IMMEDIATELY REPORT CHECKS STOLEN AND SEEK FULL RESTORATION AT PAR.

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(4 DESPITE THESE IRREGULARITIES (AND PERHAPS OVERLOOKING A CERTAIN AMOUNT OF IMPRUDENCE ON PART OF ADANA HALK BANK), A NUMBER OF BANKS APPARENTLY PAID OFF, TO TUNE OF ALMOST TEN THOUSAND DOLLARS. AMONG THEM WERE FNCB, MIDLAND BANK LTD., LLOYDS BANK, THOS. COOK AND SON, AND BANK OF SCOTLAND.

5) CORRESPONDENCE HAS BEEN EXCHANGED OFTEN SINCE AMEXPRESS AND BANKAMERICA RETURNED CHECKS UNPAID DURING SEPT. 1971. BELIEVE AT THAT POINT LOCUS OF TURKISH ACTIVITIES BECAME HALK BANK ANKARA, WITH FOREIGN CURRENCY DEPARTMENT HEAD HARUN PASTANOGLU PLAYING MAIN ROLE. CASE ALSO BELIEVED TAKEN UP WITH DEPUTY GEN. MANAGER OF CENTRAL BANK OSMAN SIKLAB. MINISTRY OF FINANC BE MAY ASLO HAVE BEEN CONSULTED AT ONE POINT. UNDERSTAND POSSIBILITY AT LEAST DISCUSSED OF BANNING AMEXPRESS AND BANKAMERICA TRAVELLERS CHECKS IN TURKEY.

6) WOULD GREATLY APPRECIATE EMBASSY'S HELP IN DISCOVERING FROM PASTANOGLU, SIKLAR OR OTHERS WHAT MAY HAVE TRANSPIRED ON THIS, AND IF THERE IS WAY WE CAN BE USEFUL. IF NO RPT NO BANK HAD PAID THE ALLEGEDLY MISUSED CHECKS THEN NO INFERENCES COULD HAVE BEEN MADE ON RELIABILITY OF TWO AMERICAN BANKING HOUSES CITED. AS THINGS STAND HOWEVER SITUATION IS CONFUSED

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AND THERE APPEARS ROOM FOR BELIEF U.S. BANKS MAY HAVE ACTED ILLADVISEDLY.

7) FOR INFO ADRESSEES: WOULD APPRECIATE ANY LIGHT ON UNCLASSIFIED

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TRAVELLERS CHECK SWINDLE SITUATION GLEANED YOUR FILES OR COLLECTIVE MEMORY. ACCORDING CERTIOGLU CAPER WAS REPEATED OFTEN ENOUGH IN TURKEY DURING SUMMER 1972 TO BE WRITTEN OF IN NATIONAL PRESS.

HALLMAN

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NNN

## Message Attributes

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